

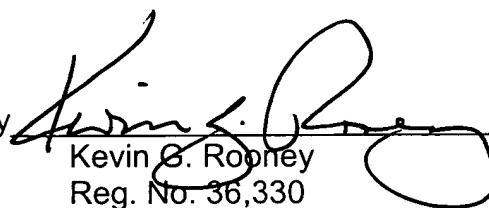
### REMARKS

Applicants believe that no fees are due. However, if any fees are deemed necessary to complete this communication, the Commissioner is hereby authorized to charge same to Deposit Account No. 23-3000.

Respectfully submitted,

WOOD, HERRON & EVANS, L.L.P.

By



Kevin G. Rooney  
Reg. No. 36,330

2700 Carew Tower  
441 Vine Street  
Cincinnati, OH 45202  
(513) 241-2324 - Voice  
(513) 421-7269 - Facsimile